



The Grapevine

OCTOBER 2019

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, October 17 Luncheon Reservations

ALL RESERVATIONS
MUST BE MADE BY CHECK

PARDINI'S

2257 W Shaw, corner of
W Shaw & Van Ness
Fresno CA
Check-in: 10 a.m.
Sit-down luncheon served
at 11:30 a.m.

Health Fair Luncheon

**Jacks in the Bag Raffle: \$50
50/50 Raffle**

**Food Drive benefiting:
Central Valley Veterans**

Books, CD & DVD Exchange

Reservations \$15 members;
\$18 nonmembers.

Please make your check payable
to REFCO, and mail to:
REFCO, P.O. BOX 26384
FRESNO, CA 93729-6384

Deadline for reservations is
Saturday, October 12. Your check
must reach us by that date, so
please mail it early to allow for the
USPS delivery.

**EXCEPT FOR FREE LUNCHES
PHONE RESERVATIONS
WILL NOT BE ACCEPTED**

You may cancel your reservation by
calling Marianne Messina at 559-
439-9524 prior to the deadline of
October 12. If you get her answering
machine, please leave your name,
phone number and that you are
canceling your reservation.

CANCELLATIONS AFTER
THE DEADLINE
CANNOT BE REFUNDED

**NEXT EVENT:
CHRISTMAS PARTY:
DEC. 5**

President's Message

This issue of our newsletter will have our annual Health Fair information on health plans for you to make a choice. So in keeping with that theme here are some senior exercise and fitness tips.

1. Walking is a perfect way to start exercising.
2. Water aerobics is perfect to reduce stress and strain.
3. Yoga can help improve strength and flexibility.
4. Join an exercise class at your local gym or community center.
5. Focus on short term goals to continue your commitments.
6. Finally, keep yourself hydrated during any of these activities.



Judy Lemos

Remember you are never too old to be involved in being fit. Getting moving can help boost your energy, maintain your independence, protect your heart, and is good for your mind, mood and memory. Getting active is not just about adding years to your life, it's about adding life to your years.

REFCO Awards Scholarship Recipients

The REFCO Board has voted to award seven \$2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF and one \$1,000 scholarship to an eligible student at Fresno City College this school year.

CSUF Scholarship 2019-20 Winners:

Kayla Cornelius is currently attending California State University, Fresno majoring in Plant Science with an emphasis in Plant Health. Currently she is mentoring underclassmen who are also Wonderful Scholars continuing their educational pathway like herself. Her goal is to become a Pesticide Control Advisor for Agricultural Crop Productions.

Zoie Dahlberg is currently a Linguistics major. Her hobbies include writing, drawing, and playing with her cats. She hopes to become a teacher one day.

Luke Karagozian is starting classes at Fresno State this year. Both of his parents graduated from Fresno State and he is excited to continue the Bulldog tradition. It is his desire to become an elementary school teacher, again following in his parents' footsteps. He has volunteered at his church in various positions working with youth. Teaching Sunday school classes has fueled his desire to become a teacher.

Deylon Klose played sports since he was five all the way through high school. In high school, he participated in football, Academic Decathlon, and a few other clubs. He took AP classes as well as honor classes. His hobbies include fitness, comic books, and drawing.

Cory Lashbrook completed a transfer degree from Fresno City College in 2015
Please see Scholarship on page 4

2020 REFCO Nominations Announced

At the September board meeting, the Nominating Committee submitted, and the Board approved, the following slate of candidates for 2020. All candidates are incumbents.

- **President:** Judy Lemos
(2nd year of two-year term)
- **1st Vice President:** Kelly Woodard
(2nd year of two-year term)
- **2nd Vice President:** Regina Wheeler
- **Membership Secretary:** Joy Clark
- **Recording Secretary:** Dick Estel
- **Treasurer:** Linda Robinson

• **Assistant Treasurer:** Marianne Messina
Board of Directors (terms expire end of 2021)

- Debbie Blankenship
- Julie Hornback
- Don Nelson
- Sue Wirt

Voting will be held at the annual luncheon meeting February 20, 2020, at which time nominations from the floor will also be accepted.



Who to Call for Help

Retirement Office...559-457-0681

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change
- Retirement Board Meetings

Employee Benefits ..559-600-1810

- County Health Insurance

REFCO559-431-5032

or refco.emails@gmail.com

mail REFCO, P.O. Box 26384, Fresno, CA 93729-6384.

- Grapevine
- Membership
- Address Change

Don Nelson

refco.media_mgr@gmail.com

- New/Changed E-mail Address

Marianne..... 559-439-9524

- Luncheon Reservations

Don't Expect the US Post Office to Tell Us When You've Moved

New US Post Office regulations require REFCO to maintain mailing addresses that are updated no later than 90 days. To help us keep costs down, we need you to immediately notify us when you move.

The Grapevine Disclaimer Statement

The information printed in "The Grapevine" is believed to be from reliable sources. However, no responsibility is assumed by "The Grapevine" for inaccuracies contained herein.

Privacy Statement

REFCO recognizes the need for the privacy of its members and is committed to protecting your personal information. The Officers and Directors of REFCO restrict access to information about you to those who need to know the information to provide services to you.

The information that REFCO has about you is your name, mailing address and payment of membership dues. This list of members is provided to us by the Retirement Office.

REFCO does not disclose any of this information about our members and former members to third parties. The information is limited to those who assist us with mailings such as The Grapevine Newsletter. The companies who act on our behalf are obligated to keep this information that we provide them confidential.

REFCO does not sell or share our member list.

2019 REFCO Activities Calendar

JANUARY	FEBRUARY	MARCH
10: Board Mtg	14: Board Mtg 21: Luncheon	14: Board Mtg
APRIL	MAY	JUNE
11: Board Mtg 18: Luncheon	9: Board Mtg	13: Board Mtg
JULY	AUGUST	SEPTEMBER
11: Board Mtg 25: Luncheon	8: Board Mtg	5: Bingo Bash 12: Board Meeting
OCTOBER	NOVEMBER	DECEMBER
10: Board Mtg 17: Hlth Fair Lunch	14: Board Mtg	5: Christmas Party

- **Meetings** – 9:00 am, Noble Credit Union, Admin Offices, 2550 W Shaw Ave
- **Luncheons** – Lunch at 11:30 am, Pardini's, 2257 W Shaw Ave
- **Christmas Party** – Lunch at 11:30 am, Pardini's, 2257 W Shaw Ave

October Food Drive Benefits Veterans

The next REFCO Food Drive will be held at the Health Fair Luncheon on October 17, 2019. We are pleased to once again sponsor the Central Valley Veterans (CVV), a local non-profit organization serving the needs of local veterans in our community. Please help a local veteran in need.

In addition to food, CVV provides a wide array of services to needy veterans – emergency housing, furniture, car repairs, utility payments, educational supplies and holiday gifts. They collaborate

with several other veterans' organizations that are equally committed to improving the lives of our valley veterans.

We anticipate and encourage a strong support for veterans by our REFCO members with generous donations of non-perishable food. If you forget to bring food, donations of money (cash or checks) are more than welcome. For every item of food or dollar donated, you will be given one Food Drive Raffle Ticket and will have a chance to win the \$50 grand prize.

...This Could Be You!

Big Winner: Susan Galindo
\$170: Jacks in the Bag
\$309: 50/50 Raffle

Plan to attend the October Luncheon and maybe YOU can be the next winner!



DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS

PO Box 26384 • Fresno CA 93729-6384
Website: refco1.org
Contact Information:
Phone: 559.431-5032
Email: refco.emails@gmail.com

Officers

President Judy Lemos
1st Vice President Kelly Woodard
2nd Vice President Regina Wheeler
Recording Secretary Dick Estel
Membership Secretary Joy Clark
Treasurer.....Linda Robinson
Asst Treasurer Marianne Messina
Imm Past President.....Bob Dowell

Directors

Debbie Blankenship
June Breese-McClellan
Julie Hornback Janet Smith
Gayle Johnson Don Nelson
Sue Wirt

Retirement Bd

Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

Advocacy Kelly Woodard
Benefits Les Jorgensen
By-Laws..... Kelly Woodard
CRCEA Delegate..... Dick Estel
CRCEA Alternate Chris Balbas
Community Outreach Gayle Johnson
Events Regina Wheeler
Co Chairs Pati Ann Soto & Gloria Jackson
Finance & Budget Linda Robinson
Grapevine Joy Clark
Health Annie Lee
Luncheon
Reservations Marianne Messina
Luncheon Master
of Ceremonies Ken Smith
Media Manager Don Nelson
Membership Joy Clark
Nominating Dick Estel
Parliamentarian Dick Estel
Scholarship Janet Smith
Sunshine Debbie Blankenship
Webmaster Daniel Moore

REFCO Benefit Plans Open Enrollment; Important VSP Plan Changes

During the second half of October, all retirees will receive the 2020 REFCO Open Enrollment Benefits Guide. These benefits are offered exclusively to REFCO members. Available to members are two high benefit level dental plans, a VSP vision plan, legal services, identity theft protection, pet care, travel, accident, hearing aids, and much more.

The VSP vision plan is having some sig-

nificant benefit enhancements. There will be an added benefit for progressive lenses and multiple added lens option upgrades including photochromatic lenses, tinting, ultraviolet coatings, and scratch resistant coatings, all at discounted copays.

The Open Enrollment deadline for the dental and vision plans is strictly enforced. Your enrollment form must be postmarked no later than November

15, so don't delay! If you are currently enrolled in any of the REFCO benefit plans, your coverage will automatically continue for 2020. You do not need to do anything if you are not making changes to your coverage.

At the REFCO luncheon, on Thursday, October 17, our benefit plans administrator, Pacific Group Agencies, will be available to to answer your questions.

Open Enrollment for Plan Year 2020 begins on **Monday, October 21, 2019** and will continue through **Friday, November 8, 2019**. Open Enrollment is the one time during the year you may enroll in one of the County's health insurance plans or make changes to the plans you are currently enrolled in without a qualifying event. If you choose to enroll or make any changes, coverage will take effect January 1, 2020.

What Changes Are There For Plan Year 2020? For the 2020 plan year, the County of Fresno will continue to offer Anthem Blue Cross HDPPPO, and Kaiser Senior Advantage High and Low Options. **The change is the Hartford Supplemental with Express Scripts prescription plan has been replaced by United American Supplemental plan offering the same plan design with United Health Care providing prescription coverage with lower co-pays and a new lower premium.** If you do not want to enroll or make any changes to the plans you are currently enrolled in, no action is required on your part. **If you are currently enrolled in the Hartford/Express Scripts plan you will be automatically enrolled in the United American/United Health Care plan,** unless you submit the appropriate completed form(s) no later than November 8, 2019. The new rates for plan year 2020 can be found on the table at right. Please note: these rates are contingent upon Board approval; rates are scheduled to be approved at the September 24, 2019 board meeting.

Can I Make Changes To My Health Insurance Plan Once Open Enrollment Closes? Once Open Enrollment closes, you will not be permitted to enroll or make changes until the next Open Enrollment period, unless you experience a qualifying event as defined by the IRS. If you experience a qualifying event, you must submit the required documentation to Employee Benefits within thirty (30) days of the qualifying event date.

How Do I Enroll In One Of The County Retiree Plans? Complete the applicable form(s) and submit to Employee Benefits,

Health Plans And Monthly Premium Summary

	NON-MEDICARE (Under Age 65)		MEDICARE SUPPLEMENTAL (Age 65 and Over)	
	PLAN 1		PLAN 2	
Medical/Mental Health	Anthem Blue Cross HDPPPO		Retiree First-United American	
Prescription	Anthem Blue Cross		United Health Care	
Vision	Vision Service Plan (VSP)		Vision Service Plan (VSP)	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$992.59	\$969.19	\$499.82	\$476.42
Retiree + Spouse	\$1,738.19	\$1,705.43	\$960.16	\$927.40
Retiree + Child(ren)	\$1,536.95	\$1,515.11		
Retiree + Family	\$2,279.71	\$2,246.95		
	NON-MEDICARE & MEDICARE (Under Age 65 with Anthem + Age 65 and Over Retiree First)			
	Delta Dental DPPO	or DeltaCare USA DHMO		
	RETIREE COST			
Retiree Medicare + Spouse Non-Medicare	\$1,469.01	\$1,436.25		
Retiree Non-Medicare + Spouse Medicare	\$1,469.01	\$1,436.25		
	MEDICARE ADVANTAGE PLANS (Age 65 and Over)			
	PLAN 3		PLAN 4	
Medical/Mental Health	Kaiser Senior Advantage High		Kaiser Senior Advantage Low	
Prescription	Kaiser Permanente		Kaiser Permanente	
Vision	Kaiser Permanente		Kaiser Permanente	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$419.08	\$395.68	\$340.39	\$316.99
Retiree + Spouse	\$799.94	\$767.18	\$642.56	\$609.80

Not all Retiree rate categories are included in this comparison sheet. Please contact Employee Benefits at (559) 600-1810 or email us at HRBenefits@fresnocountyca.gov if your situation is not identified.

along with any required supporting documents via:

- Email: HRBenefits@fresnocountyca.gov
- Fax: (559) 455-4787
- In person: On the 14th Floor of the County Plaza Building
- USPS mail: 2220 Tulare Street, 14th Floor, Fresno, CA 93721

Please note: Employee Benefits must receive all forms and supporting documents no later than 5:00 pm on Friday, November 8, 2019. Employee Benefits is not responsible for forms sent through USPS mail that are lost or delayed and therefore not received by the deadline. In order to confirm receipt of forms and/or supporting documents, please contact Employee Benefits at (559) 600-1810 or email: HRBenefits@fresnocountyca.gov.

Any Questions? Please contact

Employee Benefits at (559) 600-1810 or email HRBenefits@fresnocountyca.gov. Additionally, you can visit the Open Enrollment website at:

www.co.fresno.ca.us/openenrollment

The site is very informative and includes detailed summaries, provider information, rates, forms and much more!

Open Enrollment Events

• Retiree First Luncheon *

Friday, October 11, 2019
10:00am-1:00pm

* This event is only for retirees and spouses that are currently enrolled in the Hartford plan. This is by invitation only. In order to attend you must RSVP. Watch your mail for an invitation with location and RSVP.

• REFCO Luncheon (Retirees only) **

Thursday, October 17, 2019
10:00am-2:00pm
Pardini's Catering & Banquets
2257 W Shaw Ave
Fresno, CA 93711

** To attend is free; if you want to eat, you must RSVP by October 12, 2019, the cost is \$18. Mail your check, made payable to: REFCO, PO Box 26384, Fresno, CA 93729-6384

• Health Fest

Wednesday, October 23, 2019
7:30am-2:00pm
2220 Tulare Street, Plaza Level
Fresno, CA 93721

This is your opportunity to obtain information from difference vendors and the County's health insurance carriers all at one location.

Who Is Eligible To Be Covered On My Health Insurance Plan?

Eligible Dependents.....	Required Document(s)
Spouse*	A copy of the Certified Marriage Certificate
Registered Domestic Partner	A copy of the Declaration of Domestic Partnership filed with the California Secretary of State
Child	A copy of the Certified Birth Certificate
Adopted Child.....	A copy of the Adoption Order or the Certified Birth Certificate
Stepchild	A copy of the Certified Birth Certificate and a copy of the Certified Marriage Certificate or Declaration of Domestic Partnership showing your spouse or registered domestic partner as the child's parent
Child of Legal Guardianship.....	A copy of the Letters of Guardianship filed with the courts

Please note: the required documents listed above must be submitted each time a dependent is added to your health insurance, regardless if the dependent has been covered under your plan previously.



Ariana Aranda



Kayla Cornelius



Zoie Dahlberg



Luke Karagozian



Deylon Klose



Cory Lashbrook



Matthew Mugrdechian



Randi Parkinson

Scholarships

Continued from page 1

and graduated magna cum laude from CSU Fresno in May of 2017 with a degree in Business Administration: Management. In the fall of 2019, Cory is completing the final semester of the Craig MBA program at CSU Fresno.

Matthew Mugrdechian graduated Cum Laude from Clovis Community College in 2018 with an Associate Arts Degree in Kinesiology. He is currently attending California State University, Fresno majoring in Kinesiology and pursuing a career in sports medicine or physical therapy.

He has volunteered throughout the Clovis community and this summer was a counselor for his church's youth camp. Snowboarding and downhill mountain biking are his passion.

Randi Parkinson is currently in the final phase of the

Education Specialist Moderate/Severe Credential Program and beginning classes for the Master of Arts in Special Education at Fresno State this fall of 2019. She recently studied abroad in China, will be doing a service-learning course this January of 2020 in Jamaica, and will also begin teaching in her own special education classroom at the same time.

Fresno City College 2019-20 Scholarship Winner:

Ariana Aranda is majoring in Nursing and plans to become a nurse practitioner. She is going to school full time and has a part time job. When she has free time, she loves to spend time with her family and her dog Nelly. She also loves to hang out with her friends and travel.

All eight students have been invited to attend our October 17th Luncheon at Pardini's Restaurant to meet the REFCO members and express their thanks for the scholarship awards.

REFCO's scholarship programs are administered by CSUF & FCC for children, grandchildren and great grandchildren of REFCO members. If you have an eligible student in your family who would benefit from a CSUF or FCC scholarship, follow instructions below:

CSUF & FCC are only available online.

For CSUF, visit www.csufresno.edu/scholarships/scholarship-application. The Scholarship Office phone number is (559) 278-4833.

For FCC, visit: <https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html>. The Scholarship Office phone number is (559) 442-8293.

Scholarship applications can be submitted for:

CSUF starts October 1, 2019 through March 2, 2020

FCC starts October 1, 2019 through March 4, 2020

BUSINESS SPONSORS

If you know a business that would be interested in advertising and interacting with our members, please ask them to become a Business Sponsor Member. Request a Business Sponsor Membership application from Joy Clark – email her at: ja-clark@pacbell.net



Got a **pet**?
Save at the vet!
United Pet Care
BETTER than pet insurance!

- All pets eligible regardless of age or medical condition
- **GUARANTEED** savings of 20–50% on every visit
- Extremely affordable around \$10/month
- No deductibles or claim forms

AROUND \$10/mo.



For more information, or to sign up:
www.unitedpetcare.com/refco
Toll Free: 1-888-781-6622

Alta Animal Hospital (dogs & cats) 585 W Shaw Ave., Clovis 93612
New Village Pets (dogs & cats) 9240 S McCall Ave., Selma 93662
Kings River Pet Hospital (dogs & cats) 8191 I Street, Reedley 93654
Sunnyside Pet Hospital (dogs & cats) 5726 E Kings Canyon Rd., Fresno 93727

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For additional information:



*APY=Annual Percentage Yield. Rate shown based on \$100,000 balance. Certificate will automatically roll into a 2-year certificate at maturity.